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Hardy, E. R., and Lindnor, W. *Modern Business*, Vol. VIII. Pp. xxv, 505.

New York: Alexander Hamilton Institute, 1911.

Part I, by Edward R. Hardy, deals with "Fire Insurance." Part II, by Walter Lindnor, discusses "Real Estate." This volume of the "Modern Business" series may be read with profit and interest by those having little knowledge of insurance and real estate, but would hardly prove valuable to men engaged in the fire insurance business, as is suggested by the editor in the preface. The book is approximately evenly divided in size between insurance and real estate, but the latter portion must receive the larger share of the praise, and some portions would prove interesting to those engaged in this line of work, and might be read with profit by anyone interested in real property. Several valuable chapters are devoted to contracts, deeds, title insurance and methods of valuation, this latter chapter being particularly interesting, and describing the use of valuation tables. The author realizes the growing importance of title insurance and outlines the business very clearly in a few words, pointing out the advantages over the old methods of searching. The editor was fortunate in securing men with both business experience and ability in teaching to write, and I believe the result would have been better if each had been allowed an entire volume for his subject.

The first half of the book, dealing with fire insurance, is not complete enough to serve as a text, and too elementary for any other purpose. After an introduction in the form of a historical sketch of the business, the plan of arrangement has evidently been to follow the steps taken in the formation of an insurance contract, beginning with the application. The plan is followed out until we reach the policy contract, several good chapters on inspection of risks and rating being introduced, but having arrived at the policy, the most important part of the subject to the general reader, the property owner, real estate man, and probably also the insurance man, this subject is inadequately covered. With the exception of the chapter on the Dean Schedule, everything is clearly explained and understandable, and the principal fault is incompleteness. The Dean Schedule is a difficult subject to treat in an elementary book, and might profitably have been omitted to make room for other more necessary parts of the business.

The objections noted above would probably have been removed had the author had more space at his command, and the volume as it is may prove profitable to those just beginning their study of these businesses.

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Kellicott, William E. *The Social Direction of Human Evolution*. Pp. xii, 249. Price, \$1.50. New York: D. Appleton & Co., 1911.

The author is Professor of Biology at Goucher College. Last year he delivered three lectures at Oberlin College, which expanded and enlarged form the text. The chapters are headed—I. The Sources and Aims of the Science of Eugenics; II. The Biological Foundations of Eugenics; III. Human Heredity and the Eugenics Program.

For many years in England, for a few here, biologists and social students have increasingly felt that the time was close at hand when some attention should be paid to Eugenics. Modern biology has discovered so much—is apparently on the eve of larger discoveries—of the processes of heredity that practical application must follow. These discoveries Professor Kellicott has outlined and the evidence offered will be of great interest to the general student. A large number of tables and charts are given. One does not need to be a biologist to follow the author though in a few places—for instance where he is discussing the biometrical work of Pearson and Galton I fear he is a bit abstruse. At times the text is loose jointed. Apart from these minor defects the volume is to be highly commended. There must be many in this country who have heard enough of these questions to wish some more general statement. To such this book will be welcome.

Professor Kellicott is, in biology, a follower of Mendel and De Vries yet he does not hide the fact that there is still much disagreement about some of the questions involved nor the universal ignorance about many matters of great importance. He may perhaps overestimate the extent to which social conditions result in the restriction of the birth rate among the physically competent and further it among the unfit. That there is a great reproduction of the unfit which should be prevented is unquestionable and the author's evidence and arguments are to the point. His caution that we must not expect to change the nature of people merely by changing life conditions is pertinent and timely. His plea that the development of the race should be conscious is indicative of the newer attitude.

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McCall, S. W. *The Business of Congress.* Pp. vii, 215. Price, \$1.50. New York: Columbia University Press, 1911.

This volume presents in revised form a course of lectures delivered by the author before Columbia University during the winter of 1908-09. It embodies a detailed analysis of the process of legislation in the houses of Congress. The important changes in the rules made between the time of the lectures and the convening of the Sixty-second Congress are given in footnotes. The book belongs to that class of works which seek to determine the practice of our governing bodies, rather than the theory or constitutional law of their functions and inter-relations. Every such corrective of misleading ideas so frequently derived from the latter, and more common, type of treatment, is to be welcomed. And though the sum of information here presented does not add greatly to what may be separately obtained from such works as Follet's "Speaker" and McConachie's "Congressional Committees," it is convenient to have this information compressed into one volume. Moreover, the author is able to illuminate his account by observations from his own experience in the lower house. At the same time, the fact that his experience had been with a party so long in control of Congress, may explain the generally vindictory attitude with which he regards